

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
HSBC Bank USA, National Association as Trustee for  
ACE Securities Corp. Home Equity Loan Trust, Series  
2005-WF1 Asset Backed Pass-Through Certificates

In Re:  
Craig S. Rhody, Donna M. Rhody,  
  
Debtors.



Order Filed on October 16, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-35743 JNP

Adv. No.:

Hearing Date: 10/1/19 @ 10:00 a.m.

Judge: Jerrold N. Poslusny

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: October 16, 2019**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtors: Craig S. Rhody, Donna M. Rhody

Case No: 17-35743 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 Asset Backed Pass-Through Certificates, Denise Carlon appearing, upon a certification of default as to real property located at 14 Trinity Place, Borough of Bellmawr, New Jersey, 08031, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Lee Martin Perlman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 30, 2019, Debtors are due for the payment due October 1, 2019 with the remaining agreed order payments due in the amount of \$1,072.27 for September 2019 through October 2019 (1 AO @ \$536.12, 1 AO @ \$536.15); and

It is **ORDERED, ADJUDGED and DECREED** that the stipulation payments from the Agreed Order entered 5/7/19 are to resume October 1, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2019, directly to Secured Creditor, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the certification is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Craig S. Rhody Sr.  
Donna M. Rhody  
Debtors

Case No. 17-35743-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.  
db/jdb Craig S. Rhody Sr., Donna M. Rhody, 14 Trinity Pl, Bellmawr, NJ 08031-3027

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 Asset Backed Pass-Through Certificates cwohlab@LOGS.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Craig S. Rhody Sr. ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com  
Lee Martin Perlman on behalf of Joint Debtor Donna M. Rhody ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 Asset Backed Pass-Through Certificates rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9